

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c)
Law Offices of Mark W. Ford, LLC
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856-456-8811, 856-456-8558 (Fax)
Attorney for the debtor

In Re: Kathleen Baylock Mason

Case Number: 19-23780

Judge: JNP

Chapter: 13

Recommended Local Form:



Followed



Modified

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO
XX CREDITOR'S MOTION or CERTIFICATION OF DEFAULT
TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following
(choose one):

1. Motion for Relief from the Automatic Stay filed

By Ditech Financial LLC, creditor,

A hearing has been scheduled for January 7, 2020 , at 10:0 a.m.

OR

Motion to Dismiss filed by the Chapter Trustee.

A hearing has been scheduled for am.

☐ Certification of Default filed by _____, creditor,

I am requesting a hearing be scheduled on this matter.

OR

Certification of Default filed by Standing Chapter 13 Trustee

I am requesting a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons (**choose one**):

☒ I will be making a mortgage payment next week and I will also make other arrangements to catch up. I have also applied for a loan modification.

This certification is being made in an effort to resolve the issues raised by the creditor in its motion.

3. I certify under penalty of perjury that the foregoing is true and correct.

Date: 12/20/19 /s/Kathleen Baylock Mason

Note:

If this form is not filed the Motion or Certification of Default will be deemed uncontested and no hearing will be scheduled.